### Case 18-24379 Doc 1 Filed 08/29/18 Entered 08/29/18 12:48:27 Desc Main Document Page 1 of 57

Fill in this information to identify your case:		
United States Bankruptcy Court for the:		
NORTHERN DISTRICT OF ILLINOIS	_	
Case number (if known)	_ Chapter you are filing under:	
	☐ Chapter 7	
	☐ Chapter 11	
	☐ Chapter 12	
	Chapter 13	Check if this an amended filing

### Official Form 101

## **Voluntary Petition for Individuals Filing for Bankruptcy**

12/17

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pai	rt 1:	Identify Yourself		
			About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1.	You	r full name		
	your pictu exar	e the name that is on government-issued ire identification (for nple, your driver's	Alvin First name  D.	First name
	licer	se or passport).	Middle name	Middle name
	iden	g your picture tification to your ting with the trustee.	Coleman Last name and Suffix (Sr., Jr., II, III)	Last name and Suffix (Sr., Jr., II, III)
2.		other names you have d in the last 8 years		
		de your married or den names.		
3.	you num Indi	y the last 4 digits of r Social Security aber or federal vidual Taxpayer atification number	xxx-xx-7377	

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Debtor 1 Alvin D. Coleman

Case number (if known)

		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):			
4.	Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years Include trade names and doing business as names	■ I have not used any business name or EINs.  Business name(s)  EINs	☐ I have not used any business name or EINs.  Business name(s)  EINs			
5.	Where you live	7600 S. Langley Ave.	If Debtor 2 lives at a different address:			
		Chicago, IL 60619  Number, Street, City, State & ZIP Code	Number, Street, City, State & ZIP Code			
		Cook County	County			
		If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.			
		Number, P.O. Box, Street, City, State & ZIP Code	Number, P.O. Box, Street, City, State & ZIP Code			
6.	Why you are choosing this district to file for	Check one:	Check one:			
	bankruptcy	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.			
		☐ I have another reason. Explain. (See 28 U.S.C. § 1408.)	☐ I have another reason. Explain. (See 28 U.S.C. § 1408.)			

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Case number (if known) Debtor 1 Alvin D. Coleman

ar	t 2: Tell the Court About	Your B	Bankruptcy Ca	ase				
7.	The chapter of the Bankruptcy Code you are				of each, see Notice Required by a f page 1 and check the appropriate	1 U.S.C. § 342(b) for Individuals Filing for Bankrupto	cy	
	choosing to file under	☐ Chapter 7						
		□с	hapter 11					
		□с	hapter 12					
		■ C	Chapter 13					
3.	How you will pay the fee	•	about how yo	ou may pay. Typ attorney is sub	oically, if you are paying the fee you	with the clerk's office in your local court for more de urself, you may pay with cash, cashier's check, or mo lf, your attorney may pay with a credit card or check	oney	
				y the fee in ins ee in Installmen	n, sign and attach the Application for Individuals to F	Pay		
			I request that but is not req applies to you	at my fee be wa juired to, waive ur family size a	<b>aived</b> (You may request this option your fee, and may do so only if yound you are unable to pay the fee in	only if you are filing for Chapter 7. By law, a judge nur income is less than 150% of the official poverty line installments). If you choose this option, you must fill all Form 103B) and file it with your potition.	e that	
			те Аррисано	on to have the	Chapter 7 Filling Fee Walved (Offici	al Form 103B) and file it with your petition.		
k	Have you filed for bankruptcy within the	■ No						
	last 8 years?	□ Ye			Whon	Coop number		
			District District	-	When When	Case number Case number		
			District		When	Case number  Case number		
			District		wilen	Case number		
10.	Are any bankruptcy cases pending or being	■ No	0					
	filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?	□ Ye	<b>3</b> S.					
			Debtor			Relationship to you		
			District		When	Case number, if known		
			Debtor			Relationship to you		
			District		When	Case number, if known		
  1.	Do you rent your residence?	■ No	Go to I	line 12.				
	. Joinoi loo .	□Y€	<sub>es.</sub> Has yo	our landlord obt	ained an eviction judgment against	you?		
				No. Go to line	12.			
				Yes. Fill out <i>Ir</i> this bankrupto	nitial Statement About an Eviction J y petition.	udgment Against You (Form 101A) and file it as part	of	

Debtor 1 Alvin D. Coleman Document Page 4 of 57

Case number (if known)

Par	Report About Any Bu	sinesses	You Own	as a Sole Proprie	tor			
12.	Are you a sole proprietor of any full- or part-time business?	■ No.	Go to	Part 4.				
		☐ Yes.	Name	and location of bus	siness			
	A sole proprietorship is a business you operate as an individual, and is not a separate legal entity such as a corporation, partnership, or LLC.		Name	of business, if any				
	If you have more than one sole proprietorship, use a separate sheet and attach		Numb	er, Street, City, Sta	te & ZIP Code			
	it to this petition.		Check	the appropriate bo	ox to describe your business:			
				Single Asset Real	Estate (as defined in 11 U.S.C. § 101(51B))			
				Stockbroker (as d	lefined in 11 U.S.C. § 101(53A))			
				Commodity Broke	er (as defined in 11 U.S.C. § 101(6))			
				None of the above	е			
13. Are you filing under Chapter 11, the court must know whether you are a small business debtor so that it can set a deadlines. If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set a deadlines. If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set a deadlines. If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set a deadlines. If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set a deadlines. If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set a deadlines. If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set a deadlines. If you are filing under Chapter 11, the court must know whether you are a small business debtor, you must attach your most recent balance sheet, so operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the in 11 U.S.C. 1116(1)(B).				a small business debtor, you must attach your most recent balance sheet, statement of				
	For a definition of small	■ No.	I am n	ot filing under Chap	oter 11.			
	business debtor, see 11 U.S.C. § 101(51D).	□ No.	I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bank Code.					
		☐ Yes.	I am fi	ling under Chapter	11 and I am a small business debtor according to the definition in the Bankruptcy Code.			
Pari	4: Report if You Own or	Have Anv	Hazardo	us Property or An	y Property That Needs Immediate Attention			
	Do you own or have any	□ No.			,			
	property that poses or is alleged to pose a threat	Yes.						
	of imminent and identifiable hazard to	<b>–</b> 165.	What is t	he hazard?				
	public health or safety? Or do you own any property that needs immediate attention?			iate attention is why is it needed?	The roof needs repaired. Currently the roof is patched with a tarp.			
	For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?		Where is	the property?	7600 S. Langley Ave. Chicago, IL , 60619-0000			
					Number, Street, City, State & Zip Code			

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Debtor 1 Alvin D. Coleman

Case number (if known)

Part 5:

Explain Your Efforts to Receive a Briefing About Credit Counseling

 Tell the court whether you have received a briefing about credit counseling.

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

#### **About Debtor 1:**

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

 □ I am not required to receive a briefing about credit counseling because of:

#### ☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

#### □ Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

#### ☐ Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver credit counseling with the court.

### About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

□ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

□ I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credit
counseling because of:

#### ☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

### □ Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

#### ☐ Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

Document Page 6 of 57 Case number (if known) Debtor 1 Alvin D. Coleman Part 6: **Answer These Questions for Reporting Purposes** Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an 16. What kind of debts do 16a. individual primarily for a personal, family, or household purpose." you have? ☐ No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. ■ No. Go to line 16c. ☐ Yes. Go to line 17. 16c. State the type of debts you owe that are not consumer debts or business debts 17. Are you filing under I am not filing under Chapter 7. Go to line 18. No. Chapter 7? Do you estimate that I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative expenses ☐ Yes. after any exempt are paid that funds will be available to distribute to unsecured creditors? property is excluded and administrative expenses □ No are paid that funds will □ Yes be available for distribution to unsecured creditors? 18. How many Creditors do 1-49 **1**,000-5,000 **25,001-50,000** you estimate that you **5001-10,000 5**0,001-100,000 50-99 owe? **1**0,001-25,000 ■ More than 100,000 **1**00-199 **200-999** How much do you □ \$1,000,001 - \$10 million □ \$500,000,001 - \$1 billion **\$0 - \$50,000** estimate your assets to □ \$10,000,001 - \$50 million □ \$1,000,000,001 - \$10 billion □ \$50,001 - \$100,000 be worth? □ \$50,000,001 - \$100 million □ \$10,000,000,001 - \$50 billion □ \$100,001 - \$500,000 □ \$100,000,001 - \$500 million ☐ More than \$50 billion □ \$500,001 - \$1 million 20. How much do you □ \$1,000,001 - \$10 million ■ \$0 - \$50.000 □ \$500,000,001 - \$1 billion estimate your liabilities □ \$50,001 - \$100,000 □ \$10,000,001 - \$50 million □ \$1,000,000,001 - \$10 billion to be? □ \$50,000,001 - \$100 million □ \$10,000,000,001 - \$50 billion **\$100,001 - \$500,000** □ \$100,000,001 - \$500 million ☐ More than \$50 billion □ \$500,001 - \$1 million Part 7: Sign Below For you I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct. If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11. United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. /s/ Alvin D. Coleman Signature of Debtor 2 Alvin D. Coleman Signature of Debtor 1 Executed on Executed on August 29, 2018

MM / DD / YYYY

MM / DD / YYYY

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Debtor 1 Alvin D. Coleman Page 7 01 57

Case number (if known)

For your attorney, if you are represented by one

If you are not represented by an attorney, you do not need to file this page. I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

/s/ Mehul	D. Desai	Date	August 29, 2018
Signature of	Attorney for Debtor		MM / DD / YYYY
Mehul D. I	Desai		
Printed name			
Swanson Firm name	& Desai, LLC		
	and Assallation AW		
Chicago,	orth Ave Unit C-1W IL 60647		
Number, Street,	City, State & ZIP Code		
Contact phone	312-666-7882	Email address	kswanson@swansondesai.com
6296214 II	<u>L</u>		
Bar number & S	itate		<del></del>

Document Page 8 of 57 Fill in this information to identify your case: Debtor 1 Alvin D. Coleman Middle Name Last Name First Name Debtor 2 (Spouse if, filing) First Name Middle Name Last Name NORTHERN DISTRICT OF ILLINOIS United States Bankruptcy Court for the: Case number

☐ Check if this is an amended filing

### Official Form 106Sum

(if known)

### Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

Par	1: Summarize Your Assets		
		Your a	assets of what you own
1.	Schedule A/B: Property (Official Form 106A/B)  1a. Copy line 55, Total real estate, from Schedule A/B	\$	23,500.00
	1b. Copy line 62, Total personal property, from Schedule A/B	\$	19,353.46
	1c. Copy line 63, Total of all property on Schedule A/B	\$	42,853.46
Par	2: Summarize Your Liabilities		
			iabilities It you owe
2.	Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D)  2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$	7,581.83
3.	Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)  3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$	65,247.94
	3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$	27,567.00
	Your total liabilities	\$	100,396.77
Par	3: Summarize Your Income and Expenses		
4.	Schedule I: Your Income (Official Form 106I) Copy your combined monthly income from line 12 of Schedule I	\$	3,845.96
5.	Schedule J: Your Expenses (Official Form 106J) Copy your monthly expenses from line 22c of Schedule J	\$	3,338.87
Par	4: Answer These Questions for Administrative and Statistical Records		
6.	Are you filing for bankruptcy under Chapters 7, 11, or 13?  No. You have nothing to report on this part of the form. Check this box and submit this form to the court with you	ur other sc	hedules.
7.	■ Yes What kind of debt do you have?		
	Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual primarily for a bounded purpose "1411.5 C. \$ 101(9). Fill out lines 8.00 for detiction purposes 28.11.5 C. \$ 150	a personal	, family, or

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to

household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.

the court with your other schedules.

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8. **From the** *Statement of Your Current Monthly Income*: Copy your total current monthly income from Official Form 122A-1 Line 11; **OR**, Form 122B Line 11; **OR**, Form 122C-1 Line 14.

\$ 5,583.96

9. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:

From Part 4 on <i>Schedule E/F</i> , copy the following:	Total	claim
9a. Domestic support obligations (Copy line 6a.)	\$	0.00
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$	65,247.94
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$	0.00
9d. Student loans. (Copy line 6f.)	\$	8,228.00
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$	0.00
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	+\$	0.00
9g. <b>Total.</b> Add lines 9a through 9f.	\$	73,475.94

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FIII	in this inforr	nation to identify yo	ur case and th						
Deb	otor 1	Alvin D. Colem	an						
		First Name		e Name	Last Name				
	otor 2 use, if filing)	First Name	Middle	e Name	Last Name				
Unit	ted States Ba	nkruptcy Court for the	: NORTHER	N DISTRICT OF ILLI	NOIS				
Cas	se number _				-			Check if this i	
_		rm 106A/B e A/B: Pro	perty					12/	15
hink nfor	it fits best. B	e as complete and accu e space is needed, atta	urate as possibl	e. If two married people	an asset fits in more than one e are filing together, both are e top of any additional pages	equally responsibl	e for supp	lying correct	-
Part	1: Describe	Each Residence, Build	ing, Land, or Ot	her Real Estate You Ov	vn or Have an Interest In				
. De	o you own or h	nave any legal or equita	ble interest in a	ny residence, building,	, land, or similar property?				
	No. Go to Par	t 2							
	Yes. Where is								
1.1	7600 8 1 4	angley Ave.		What is the property					
		if available, or other descript	ion	Single-family I				s or exemptions. Polaims on Schedule	
				□ ·	ti-unit building or cooperative			Secured by Proper	
					or mobile home	Current value of	the (	Current value of th	ne
	Chicago	IL 6	0619-0000	Land		entire property?	ı	oortion you own?	
	City	State	ZIP Code	☐ Investment pr	operty	\$47,00	0.00_	\$23,500	).00
				☐ Timeshare ☐ Other				r ownership intere	
					t in the property? Check one	a life estate), if k		y by the enthenes	s, Oi
				☐ Debtor 1 only		Joint tenant			
	Cook			☐ Debtor 2 only					
	County			☐ Debtor 1 and	Debtor 2 only	Check if this	s is comm	unity property	
				At least one o	f the debtors and another	(see instruction		and broberry	
				Other information y property identificati	ou wish to add about this iten on number:	n, such as local			
				20-27-413-022-0	0000				

2. Add the dollar value of the portion you own for all of your entries from Part 1, including any entries for pages you have attached for Part 1. Write that number here.....=>

\$23,500.00

Part 2: Describe Your Vehicles

Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not? Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on Schedule G: Executory Contracts and Unexpired Leases.

Official Form 106A/B Schedule A/B: Property page 1

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Case number (if known) Document Debtor 1 Alvin D. Coleman 3. Cars, vans, trucks, tractors, sport utility vehicles, motorcycles Yes **Pontiac** Do not deduct secured claims or exemptions. Put Who has an interest in the property? Check one Make: the amount of any secured claims on Schedule D: **Grand Prix** ■ Debtor 1 only Creditors Who Have Claims Secured by Property. Model 2004 Year: Debtor 2 only Current value of the Current value of the 142000 Approximate mileage: entire property? portion you own? Debtor 1 and Debtor 2 only Other information: ☐ At least one of the debtors and another \$1,000.00 \$1,000.00 ☐ Check if this is community property (see instructions) 4. Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories ■ No ☐ Yes 5 Add the dollar value of the portion you own for all of your entries from Part 2, including any entries for \$1,000.00 .pages you have attached for Part 2. Write that number here......>> Part 3: Describe Your Personal and Household Items Do you own or have any legal or equitable interest in any of the following items? Current value of the portion you own? Do not deduct secured claims or exemptions. 6. Household goods and furnishings Examples: Major appliances, furniture, linens, china, kitchenware □ No Yes. Describe..... Furniture \$100.00 7. Electronics Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games □ No ■ Yes. Describe..... Televsion (2005) \$50.00 8. Collectibles of value Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles ■ No ☐ Yes. Describe..... 9. Equipment for sports and hobbies Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments ☐ No Yes. Describe.....

Official Form 106A/B

\$50.00

**Bowling Ball** 

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10. Firear	Alvin D. Coleman			Case number (if known)	
Exam	nples: Pistols, rifles, shotgur	ns, ammunition	n, and related equipment		
■ No □ Yes.	. Describe				
☐ No	es nples: Everyday clothes, fur . Describe	s, leather coat	s, designer wear, shoes,	accessories	
	Clothi	ng			\$1,000.00
■ No		stume jewelry,	engagement rings, wed	ding rings, heirloom jewelry, watches, gems,	gold, silver
Exam ■ No	arm animals aples: Dogs, cats, birds, hor . Describe	ses			
■ No	ther personal and housel . Give specific information.		u did not already list, ir	ncluding any health aids you did not list	
	the dollar value of all of y Part 3. Write that number I			ny entries for pages you have attached	\$1,200.00
Part 4: De	escribe Your Financial Asset	S			
Do you o	wn or have any legal or e	quitable inter	est in any of the follow	ing?	Current value of the portion you own? Do not deduct secured claims or exemptions.
■ No	aples: Money you have in yo			osit box, and on hand when you file your petil	ion
			al accounts; certificates counts with the same ins	of deposit; shares in credit unions, brokerage titution, list each.	houses, and other similar
			Institution n	ame:	
	17.1.		Credit Un	ion 1 Checking	\$150.00
	17.2.		Credit Un	ion One Savings	\$3.46
	s, mutual funds, or public aples: Bond funds, investme			ey market accounts	
		Institution or i	ssuer name:		
		Stifel Inves	tment Account		\$6,000,00

Official Form 106A/B Schedule A/B: Property page 3

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Case number (if known) Document Debtor 1 Alvin D. Coleman 19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture ■ No ☐ Yes. Give specific information about them..... Name of entity: % of ownership: 20. Government and corporate bonds and other negotiable and non-negotiable instruments Negotiable instruments include personal checks, cashiers' checks, promissory notes, and money orders. Non-negotiable instruments are those you cannot transfer to someone by signing or delivering them. No ☐ Yes. Give specific information about them Issuer name: 21. Retirement or pension accounts Examples: Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans ☐ No Yes. List each account separately. Type of account: Institution name: 403b Unknown Rollover IRA from prior employment at \$11,000.00 **Northern Trust** 22. Security deposits and prepayments Your share of all unused deposits you have made so that you may continue service or use from a company Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others No Institution name or individual: ☐ Yes. ..... 23. Annuities (A contract for a periodic payment of money to you, either for life or for a number of years) ■ No Issuer name and description. ☐ Yes..... 24. Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program. 26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1). ■ No ☐ Yes..... Institution name and description. Separately file the records of any interests.11 U.S.C. § 521(c): 25. Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers exercisable for your benefit ☐ Yes. Give specific information about them... 26. Patents, copyrights, trademarks, trade secrets, and other intellectual property Examples: Internet domain names, websites, proceeds from royalties and licensing agreements ■ No ☐ Yes. Give specific information about them... 27. Licenses, franchises, and other general intangibles Examples: Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses ☐ Yes. Give specific information about them...

Money or property owed to you?

Current value of the portion you own?
Do not deduct secured claims or exemptions.

28. Tax refunds owed to you

■ No

☐ Yes. Give specific information about them, including whether you already filed the returns and the tax years......

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Case number (if known) Document Debtor 1 Alvin D. Coleman 29. Family support Examples: Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement ☐ Yes. Give specific information..... 30. Other amounts someone owes you Examples: Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits; unpaid loans you made to someone else ■ No ☐ Yes. Give specific information.. 31. Interests in insurance policies Examples: Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance ☐ Yes. Name the insurance company of each policy and list its value. Company name: Beneficiary: Surrender or refund value: 32. Any interest in property that is due you from someone who has died If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive property because someone has died. ■ No ☐ Yes. Give specific information.. 33. Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment Examples: Accidents, employment disputes, insurance claims, or rights to sue ■ No ☐ Yes. Describe each claim....... 34. Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights to set off claims ■ No ☐ Yes. Describe each claim....... 35. Any financial assets you did not already list ■ No ☐ Yes. Give specific information.. 36. Add the dollar value of all of your entries from Part 4, including any entries for pages you have attached \$17.153.46 for Part 4. Write that number here..... Part 5: Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1. 37. Do you own or have any legal or equitable interest in any business-related property? No. Go to Part 6. ☐ Yes. Go to line 38. Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In. If you own or have an interest in farmland, list it in Part 1. 46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property? No. Go to Part 7. ☐ Yes. Go to line 47.

53. Do you have other property of any kind you did not already list?

Describe All Property You Own or Have an Interest in That You Did Not List Above

Examples: Season tickets, country club membership

No

Part 7:

☐ Yes. Give specific information.......

page 5

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Case number (if known) Document

Debtor 1 Alvin D. Coleman

54. Add the dollar value of all of your entries from Part 7. Write that number here ..... \$0.00 Part 8: List the Totals of Each Part of this Form 55. Part 1: Total real estate, line 2 \$23,500.00 Part 2: Total vehicles, line 5 56. \$1,000.00 57. Part 3: Total personal and household items, line 15 \$1,200.00 Part 4: Total financial assets, line 36 58. \$17,153.46 Part 5: Total business-related property, line 45 59. \$0.00 Part 6: Total farm- and fishing-related property, line 52 \$0.00 Part 7: Total other property not listed, line 54 61. \$0.00 Total personal property. Add lines 56 through 61... 62. \$19,353.46 Copy personal property total \$19,353.46 63. Total of all property on Schedule A/B. Add line 55 + line 62 \$42,853.46

Official Form 106A/B Schedule A/B: Property page 6

			111 1 1212: 10 (1) (1)	
Fill in this infor	rmation to identify your	case:		
Debtor 1	Alvin D. Coleman	1		
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Ba	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS	
Case number				
(if known)				☐ Check if this is an amended filing

## Official Form 106C

## Schedule C: The Property You Claim as Exempt

4/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Part 1:	Identify t	the Property	You Claim :	as Exempt
---------	------------	--------------	-------------	-----------

- 1. Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you.
  - You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)
  - ☐ You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)
- 2. For any property you list on Schedule A/B that you claim as exempt, fill in the information below.

Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own			Specific laws that allow exemption
	Copy the value from Schedule A/B	Che	eck only one box for each exemption.	
7600 S. Langley Ave. Chicago, IL 60619 Cook County	\$23,500.00		\$15,000.00	735 ILCS 5/12-901
<b>20-27-413-022-0000</b> Line from <i>Schedule A/B</i> : <b>1.1</b>			100% of fair market value, up to any applicable statutory limit	
2004 Pontiac Grand Prix 142000 miles	\$1,000.00		\$1,000.00	735 ILCS 5/12-1001(c)
Line from Schedule A/B: 3.1			100% of fair market value, up to any applicable statutory limit	
Clothing Line from Schedule A/B: 11.1	\$1,000.00		\$1,000.00	735 ILCS 5/12-1001(a)
			100% of fair market value, up to any applicable statutory limit	
Stifel Investment Account Line from Schedule A/B: 18.1	\$6,000.00	•	\$4,000.00	735 ILCS 5/12-1001(b)
2.1.0 Holl 68.100ate 7.12. 1011			100% of fair market value, up to any applicable statutory limit	
403b Line from Schedule A/B: 21.1	Unknown		100%	735 ILCS 5/12-1006
Ellio II olii Goriodalo 77D. 2111			100% of fair market value, up to any applicable statutory limit	

Case 18-24379 Doc 1 Filed 08/29/18 Entered 08/29/18 12:48:27 Desc Main Document Page 17 of 57 Alvin D. Coleman Case number (if known) Brief description of the property and line on *Schedule A/B* that lists this property Current value of the Amount of the exemption you claim Specific laws that allow exemption portion you own Copy the value from Check only one box for each exemption. Schedule A/B 735 ILCS 5/12-1006 Rollover IRA from prior employment 100% \$11,000.00 at Northern Trust Line from Schedule A/B: 21.2 100% of fair market value, up to any applicable statutory limit 3. Are you claiming a homestead exemption of more than \$160,375? (Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment.) Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?

Yes

		Document Pa	ae 18	of 57		
Filli	n this information to identify yo	our case:				
Deb	tor 1 Alvin D. Colem	nan				
DOD	First Name		Name			
Deb						
(Spou	se if, filing) First Name	Middle Name Last	Name			
Unite	ed States Bankruptcy Court for the	e: NORTHERN DISTRICT OF ILLINOIS	S			
Case (if kno	e number				Charle	if this is an
(II KIIC	, with				_	if this is an ed filing
					amene	ca ming
Offi	cial Form 106D					
SC	hedule D: Creditor	s Who Have Claims Sec	rurec	hy Propert	V	12/15
	ricadic B. Greatter	Who have dialing sec	<u> </u>	i by i Topert	,	12,10
		. If two married people are filing together, bo t out, number the entries, and attach it to this				
	er (if known).	tout, number the charles, and attach it to this	, 101111. 01	the top of any addition	nai pages, write your nai	ne and case
1. Do	any creditors have claims secured l	by your property?				
[	$\square$ No. Check this box and submit	this form to the court with your other sche	dules. Yo	u have nothing else t	o report on this form.	
ı	Yes. Fill in all of the information	n below.				
Part		. 25.5				
				Column A	Column B	Column C
		s more than one secured claim, list the creditor s as a particular claim, list the other creditors in Pa		Amount of claim	Value of collateral	Unsecured
		tical order according to the creditor's name.		Do not deduct the	that supports this	portion
<u> </u>	City of Chicago Dept of			value of collateral.	claim	If any
2.1	Water	Describe the property that secures the cla	aim:	\$450.00	\$47,000.00	\$0.00
	Creditor's Name	7600 S. Langley Ave. Chicago, IL	-			
		60619 Cook County				
		20-27-413-022-0000 As of the date you file, the claim is: Check	all that			
	333 S. State Street	apply.	an triat			
	Chicago, IL 60604	Contingent				
	Number, Street, City, State & Zip Code	☐ Unliquidated☐ Disputed				
Who	owes the debt? Check one.	Nature of lien. Check all that apply.				
<b>■</b> D	ebtor 1 only	☐ An agreement you made (such as mortga	age or sec	ured		
	ebtor 2 only	car loan)				
	ebtor 1 and Debtor 2 only	Statutory lien (such as tax lien, mechanic	's lien)			
_	t least one of the debtors and another	☐ Judgment lien from a lawsuit	oo,			
_	heck if this claim relates to a	☐ Other (including a right to offset)				
(	community debt					
Date	debt was incurred 2018	Last 4 digits of account number				
	20,0					
	Cook County Treasurer's					
2.2	Office	Describe the property that secures the cla	aim:	\$4,017.83	\$47,000.00	\$0.00
	Creditor's Name	7600 S. Langley Ave. Chicago, IL	_			
		60619 Cook County				
		20-27-413-022-0000 As of the date you file, the claim is: Check	all that			
	118 N Clark St Ste 112	apply.	ali lilal			
	Chicago, IL 60602	Contingent				
	Number, Street, City, State & Zip Code	Unliquidated				
\A/L-	owes the debt? Check one.	Disputed				
_		Nature of lien. Check all that apply.	ngo or	urad		
	ebtor 1 only	An agreement you made (such as mortgation car loan)	age or sec	ureu		
	ebtor 2 only ebtor 1 and Debtor 2 only	☐ Statutory lien (such as tax lien, mechanic	'e lion\			
	t least one of the debtors and another	☐ Statutory lien (such as tax lien, mechanic	3 IICII)			
		— Juaginon non nom a lawoult				

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Debtor '	Alvin D. Coleman		Case number (if know)
	First Name Middle Na	ame Last Name	
	k if this claim relates to a munity debt	Other (including a right to offset)	
Date deb	2013, 2014, 2017	Last 4 digits of account number	0000
12.3 1	inois Department of	Describe the property that secures the cla	slaim: \$3,114.00 \$47,000.00 \$0.00
	editor's Name	7600 S. Langley Ave. Chicago, IL	
10 Le	00 W Randolph St egal Services M/C 7-900 nicago, IL 60601	60619 Cook County 20-27-413-022-0000 As of the date you file, the claim is: Check apply.  Contingent	
Nur	mber, Street, City, State & Zip Code	☐ Unliquidated	
Who ow	res the debt? Check one.	■ Disputed  Nature of lien. Check all that apply.	
■ Debto		An agreement you made (such as mortgacar loan)	gage or secured
☐ Debto	or 1 and Debtor 2 only	■ Statutory lien (such as tax lien, mechanic	ic's lien)
☐ At lea	st one of the debtors and another	☐ Judgment lien from a lawsuit	
	k if this claim relates to a munity debt	Other (including a right to offset)	
Date deb	ot was incurred 2016	Last 4 digits of account number	2325
If this i Write t	is the last page of your form, add hat number here:	olumn A on this page. Write that number he the dollar value totals from all pages.  r a Debt That You Already Listed	\$7,581.83 \$7,581.83
trying to than one	collect from you for a debt you o	we to someone else, list the creditor in Part you listed in Part 1, list the additional cred	ot that you already listed in Part 1. For example, if a collection agency is irt 1, and then list the collection agency here. Similarly, if you have more ditors here. If you do not have additional persons to be notified for any
	ame, Number, Street, City, State & 2	Zip Code	On which line in Part 1 did you enter the creditor?
C 1:	orp Counsel Edward N Sis 21 N LaSalle St Ste 600 hicago, IL 60602	skel	Last 4 digits of account number
C P	ame, Number, Street, City, State & 2 City of Chicago Dept of Fina O Box 6330	•	On which line in Part 1 did you enter the creditor?  Last 4 digits of account number
	hicago, IL 60680		
C 1:	ame, Number, Street, City, State & 2 City of Chicago Dept of Law 21 N Lasalle St Chicago, IL 60602	·	On which line in Part 1 did you enter the creditor? _2.1_  Last 4 digits of account number
C 1	ame, Number, Street, City, State & 2 Sook County Clerk 18 N Clark St Rm 434	Zip Code	On which line in Part 1 did you enter the creditor?
С	hicago, IL 60602		

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Debtor 1	Alvin D. Coleman			Case number (if know)	
	First Name	Middle Name	Last Name		
Ra Ma 12	ame, Number, Street, City ahm Emanuel ayor - City of Chica 21 N. LaSalle Street hicago, IL 60602	ago		On which line in Part 1 did you enter the creditor?	

	Cas	be 18-24379 DOC		Page 21	nt 57	.27 Desc iv	iaiii
Fill	in this informa	ation to identify your case					
Del	btor 1	Alvin D. Coleman					
		First Name	Middle Name	Last Name			
	btor 2 buse if, filing)	First Name	Middle Name	Last Name			
Uni	ited States Bank	kruptcy Court for the: No	ORTHERN DISTRICT OF ILLIN	NOIS			
	se number						
(if Kr	nown)					_	if this is an
						amend	ed filing
)ff	ficial Form	106E/F					
<u> 36</u>	hedule E/	F: Creditors Who	Have Unsecured C	Claims			12/15
iche eft. am	edule D: Creditor Attach the Conti e and case numb	rs Who Have Claims Secured nuation Page to this page. If per (if known).	Leases (Official Form 106G). Do by Property. If more space is ner you have no information to report	eded, copy the	Part you need, fill it out,	number the entries i	n the boxes on the
		of Your PRIORITY Unsec s have priority unsecured cla					
٠.	No. Go to Par		iiiis agaiiist you :				
	Yes.						
2.	identify what type possible, list the Part 1. If more the	e of claim it is. If a claim has bo claims in alphabetical order ac an one creditor holds a particu	a creditor has more than one priority th priority and nonpriority amounts, cording to the creditor's name. If you lar claim, list the other creditors in F	list that claim hou have more the Part 3.	ere and show both priority a an two priority unsecured cl	and nonpriority amoun	ts. As much as
	(For an explanati	on of each type of claim, see the	ne instructions for this form in the in	nstruction bookle	et.) Total claim	Priority amount	Nonpriority amount
2.1	Internal F	Revenue Service	Last 4 digits of account	number	\$65,247.94	\$3,223.31	\$62,024.63
	Priority Cred PO Box 7		When was the debt incu	rred? 200	9-2016	-	
		eet City State Zlp Code	As of the date you file, the	<b>he claim is:</b> Ch	eck all that apply		
	Who incurred	the debt? Check one.	☐ Contingent				
	Debtor 1 on	ly	☐ Unliquidated				
	Debtor 2 on	ly	☐ Disputed				
	Debtor 1 and	d Debtor 2 only	Type of PRIORITY unsec	cured claim:			
	☐ At least one	of the debtors and another	☐ Domestic support oblig	gations			
	☐ Check if thi	is claim is for a community of	debt Taxes and certain other	er debts you ow	e the government		
	Is the claim su	bject to offset?	Claims for death or per	rsonal injury wh	nile you were intoxicated		
	■ No		Other. Specify				
	☐ Yes		Inco	me Taxes			
Pai	rt 2: List All	of Your NONPRIORITY U	nsecured Claims				
3.	Do any creditors	s have nonpriority unsecured	d claims against you?				
	☐ No. You have	nothing to report in this part.	Submit this form to the court with yo	our other schedu	ıles.		
	Yes.						

4. List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim. If a creditor has more than one nonpriority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3.If you have more than three nonpriority unsecured claims fill out the Continuation Page of Part 2.

Total claim

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Debtor 1 Alvin D. Coleman Case number (if know) \$428.00 4.1 Afni, Inc. Last 4 digits of account number 6165 Nonpriority Creditor's Name Po Box 3097 When was the debt incurred? **Opened 06/18** Bloomington, IL 61702 As of the date you file, the claim is: Check all that apply Number Street City State Zlp Code Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated ☐ Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community  $\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ☐ Yes ■ Other. Specify Collection Attorney Comcast 4.2 Cach LLC Last 4 digits of account number 0786 \$9,721.00 Nonpriority Creditor's Name 6801 S. Cimarron Road When was the debt incurred? 2012 Ste. 424-H Las Vegas, NV 89113 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify Credit Card ☐ Yes 4.3 Capital One \$149.00 Last 4 digits of account number 1080 Nonpriority Creditor's Name Opened 3/21/18 Last Active Po Box 30281 When was the debt incurred? 08/18 Salt Lake City, UT 84130 Number Street City State ZIp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated ☐ Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims  $\square$  Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes ■ Other. Specify Credit Card

Document Page 23 of 57 Debtor 1 Alvin D. Coleman Case number (if know) 4.4 **Discover Financial** Last 4 digits of account number 9300 \$6.134.00 Nonpriority Creditor's Name Opened 07/03 Last Active Po Box 15316 When was the debt incurred? 6/13/16 Wilmington, DE 19850 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated ☐ Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt  $\hfill\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify Credit Card ☐ Yes 4.5 Midland Funding Last 4 digits of account number 6817 \$642.00 Nonpriority Creditor's Name Opened 08/15 Last Active 2365 Northside Dr Ste 30 When was the debt incurred? 01/14 San Diego, CA 92108 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts **Factoring Company Account Capital One** ☐ Yes Other Specify Bank Usa N.A. Peoples Gas Light & Coke \$900.00 4.6 Company Last 4 digits of account number Nonpriority Creditor's Name 200 E Randolph St When was the debt incurred? 2018 Chicago, IL 60601 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim:

debt

■ No

☐ Yes

 $\square$  Obligations arising out of a separation agreement or divorce that you did not

 $\square$  Debts to pension or profit-sharing plans, and other similar debts

☐ Student loans

report as priority claims

■ Other. Specify Utility

☐ At least one of the debtors and another

Is the claim subject to offset?

☐ Check if this claim is for a community

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Debtor 1 Alvin D. Coleman Case number (if know) 4.7 Portfolio Recovery Last 4 digits of account number 1923 \$1,365.00 Nonpriority Creditor's Name Opened 12/12 Last Active 120 Corporate Blvd Ste 1 When was the debt incurred? 1/13/16 Norfolk, VA 23502 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt  $\hfill\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts **Factoring Company Account Ge Capital** ☐ Yes Other. Specify Retail Bank 4.8 **U.S. Department of Education** Last 4 digits of account number \$3,914.00 6524 Nonpriority Creditor's Name Opened 10/10 Last Active Po Box 4222 When was the debt incurred? 2/04/17 Iowa City, IA 52244 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed ☐ Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another Student loans ☐ Check if this claim is for a community debt  $\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes Other. Specify Educational 4.9 **U.S. Department of Education** Last 4 digits of account number 6517 \$2,084.00 Nonpriority Creditor's Name Opened 05/10 Last Active Po Box 4222 When was the debt incurred? 2/04/17 Iowa City, IA 52244 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: At least one of the debtors and another Student loans ☐ Check if this claim is for a community debt  $\hfill\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No  $\hfill\square$  Debts to pension or profit-sharing plans, and other similar debts

☐ Yes

Educational

☐ Other. Specify

Debtor 1 Alvin D. Coleman Document Page 25 of 57

Case number (if know)

4.1	U.S. Department of Education	Last 4 digits of account number	9333	\$2,230.00
	Nonpriority Creditor's Name Po Box 4222	When was the debt incurred?	Opened 05/10 Last Active 2/04/17	
	Iowa City, IA 52244  Number Street City State Zlp Code	As of the data way file the plains	in O. J. Hall at J.	•
	Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
	■ Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	Debtor 1 and Debtor 2 only	Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	ed claim:	
	☐ Check if this claim is for a community	Student loans		
	debt Is the claim subject to offset?	☐ Obligations arising out of a sep report as priority claims	aration agreement or divorce that you did not	
	■ No	Debts to pension or profit-shari	ng plans, and other similar debts	
	Yes	Other. Specify		
		Education	al	-
Part 3	List Others to Be Notified About a De		<del></del>	
is try have notifi Name a <b>Afni</b> ,	this page only if you have others to be notified ring to collect from you for a debt you owe to some than one creditor for any of the debts the ied for any debts in Parts 1 or 2, do not fill out and Address Inc. Bankruptcy	someone else, list the original creditor in lat you listed in Parts 1 or 2, list the add or submit this page.  On which entry in Part 1 or Part 2 did you Line 4.1 or (Check one):	n Parts 1 or 2, then list the collection agency litional creditors here. If you do not have add	y here. Similarly, if you ditional persons to be
	ox 3427	_	- Part 2. Creditors with Nonphority Onsecured	Ciairis
Bloor	mington, IL 61702	Last 4 digits of account number		
		Last 4 digits of account number		
	and Address & Gaines P C	On which entry in Part 1 or Part 2 did you Line <b>4.4</b> of ( <i>Check one</i> ):	u list the original creditor?  Part 1: Creditors with Priority Unsecured Clai	***
	Blenn Ave		Part 2: Creditors with Nonpriority Unsecured	
Whee	eling, IL 60090			Cidillis
		Last 4 digits of account number	8476	
	and Address aal One	On which entry in Part 1 or Part 2 did you Line <b>4.3</b> of ( <i>Check one</i> ):	u list the original creditor?  Part 1: Creditors with Priority Unsecured Clai	ms
Ро В	Bankruptcy ox 30285 _ake City, UT 84130	•	Part 2: Creditors with Nonpriority Unsecured	Claims
Jail L	Lake City, O1 04130	Last 4 digits of account number		
Name	and Address	On which entry in Part 1 or Part 2 did you	List the original creditor?	
	trick Mularkey Tax Div. (DOJ)	_ · · · · · -	Part 1: Creditors with Priority Unsecured Clai	ims
	Box 55		☐ Part 2: Creditors with Nonpriority Unsecured	
	Franklin Station nington, DC 20044			
wasi	migton, <b>DO 2004</b> 4	Last 4 digits of account number		
Name a	and Address	On which entry in Part 1 or Part 2 did you	Llist the original creditor?	
	over Financial		☐ Part 1: Creditors with Priority Unsecured Clai	ms
	ox 3025		Part 2: Creditors with Nonpriority Unsecured	
New /	Albany, OH 43054	Last 4 digits of account number		
<b>.</b>	1.4.1.		F - 1 F - 0	
	and Address Sessions - Attorney General	On which entry in Part 1 or Part 2 did you Line <b>2.1</b> of ( <i>Check one</i> ):	■ Part 1: Creditors with Priority Unsecured Clai	ime
U.S. I	Dept of Justice		Part 1: Creditors with Priority Unsecured Clair Part 2: Creditors with Nonpriority Unsecured	
	Pennsylvania Avenue, NW	-	_ : _ : Oracles Horphony onacoured	
vvasn	nington, DC 20530-0001	Last 4 digits of account number		
Nome	and Address	<del>-</del>	Llist the original creditor?	
	C. Bonewicz	On which entry in Part 1 or Part 2 did you Line <b>4.2</b> of ( <i>Check one</i> ):	a list the original creditor?  Part 1: Creditors with Priority Unsecured Clai	ms

Official Form 106 E/F

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Case number (if know)

		Oloman			
Mandarich 420 N. Wa Chicago, I	bash Av	oup LLC e., Ste. 400		Part 2: C	creditors with Nonpriority Unsecured Claims
			Last 4 digits of account number		
Name and Ad John Laus United Sta 219 S Dea Chicago, I	sch ates Atto rborn St	rney - NDIL 5th Fl	On which entry in Part 1 or Part 2 did the 2.1 of (Check one):  Last 4 digits of account number	Part 1: C	iginal creditor? creditors with Priority Unsecured Claims creditors with Nonpriority Unsecured Claims
Name and Ad Midland Fo 2365 North San Diego	unding hside Dr		On which entry in Part 1 or Part 2 did Line 4.5 of (Check one):  Last 4 digits of account number	☐ Part 1: C	iginal creditor? Creditors with Priority Unsecured Claims Creditors with Nonpriority Unsecured Claims
Portfolio F Po Box 41 Norfolk, V	Recovery 021	,	On which entry in Part 1 or Part 2 did : Line <b>4.7</b> of ( <i>Check one</i> ):	☐ Part 1: C	iginal creditor? creditors with Priority Unsecured Claims creditors with Nonpriority Unsecured Claims
			Last 4 digits of account number		
Ecmc/Ban	rtment o	f Education	On which entry in Part 1 or Part 2 did the Line 4.8 of (Check one):	☐ Part 1: C	iginal creditor? Creditors with Priority Unsecured Claims Creditors with Nonpriority Unsecured Claims
Po Box 16 Saint Paul		16	Last 4 digits of account number		
Name and Ad U.S. Depar Ecmc/Ban Po Box 16 Saint Paul	rtment o kruptcy 408	f Education	On which entry in Part 1 or Part 2 did Line 4.9 of (Check one):  Last 4 digits of account number	☐ Part 1: C	iginal creditor? Creditors with Priority Unsecured Claims Creditors with Nonpriority Unsecured Claims
Name and Ad U.S. Depar Ecmc/Ban Po Box 16 Saint Paul	rtment o kruptcy 408	f Education	On which entry in Part 1 or Part 2 did Line 4.10 of (Check one):	☐ Part 1: C	iginal creditor? Creditors with Priority Unsecured Claims Creditors with Nonpriority Unsecured Claims
	,		Last 4 digits of account number		
Name and Address United States Attorney Civil Process Clerk 219 S. Dearborn Street, Room 500		•	On which entry in Part 1 or Part 2 did Line 2.1 of (Check one):	Part 1: C	iginal creditor? creditors with Priority Unsecured Claims creditors with Nonpriority Unsecured Claims
Chicago, I	L 00004		Last 4 digits of account number		
		nounts for Each Type of I			
6. Total the ar type of uns			laims. This information is for statistic	al reporting p	ourposes only. 28 U.S.C. §159. Add the amounts for each
	6a.	Domestic support obligatio	ns	6a.	Total Claim \$ 0.00
Total claims from Part 1		-			
art I	6b. 6c.		ots you owe the government al injury while you were intoxicated	6b. 6c.	\$ <u>65,247.94</u> \$ 0.00
	6d.	· · · · · · · · · · · · · · · · · · ·	nsecured claims. Write that amount here		\$ 0.00
	6e.	Total Priority. Add lines 6a th	hrough 6d.	6e.	\$65,247.94_

Student loans

Total Claim

8,228.00

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Debtor 1 Alvin D. Coleman

Total claims from Part 2	60	Obligations arising out of a separation agreement or divorce that		
IIOIII Part 2	6g.	you did not report as priority claims	6g.	\$ 0.00
	6h.	Debts to pension or profit-sharing plans, and other similar debts	6h.	\$ 0.00
	6i.	<b>Other.</b> Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$ 19,339.00
	6j.	Total Nonpriority. Add lines 6f through 6i.	6j.	\$ 27,567.00

			III FAU <del>L</del> ZO DI J <i>I</i>		
Fill in this infor	mation to identify your	case:			
Debtor 1	Alvin D. Coleman	1			
	First Name	Middle Name	Last Name		
Debtor 2					
(Spouse if, filing)	First Name	Middle Name	Last Name		
United States Bankruptcy Court for the:		NORTHERN DISTRICT	OF ILLINOIS		
Case number					
(if known)				☐ Check if this is amended filing	

## Official Form 106G

## Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
  - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
  - ☐ Yes. Fill in all of the information below even if the contacts of leases are listed on Schedule A/B:Property (Official Form 106 A/B).
- List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

	Person or	company with	n whom you have the ear, Street, City, State and ZIP C	contract or lease	State what the contract or lease is for
2.1					
	Name				<del>_</del>
	Name				
	Number	Street			_
	City		State	ZIP Code	_
2.2					
	Name				<u> </u>
	Name				
	Number	Street			_
		0001			
	City		State	ZIP Code	_
	City		State	ZIF Code	
2.3					_
	Name				
					<u> </u>
	Number	Street			
					<u>_</u>
	City		State	ZIP Code	
2.4					
	Name				_
	ramo				
	Number	Street			_
	City		State	ZIP Code	_
2.5	U.Ly		<u> </u>	2 0000	
2.5					_
	Name				
	Number	Street			_
	MUITIDEI	Olleet			
	0.1		0	710.0	_
	City		State	ZIP Code	

		Docum	ent Page 29 o	<u>ıf 57                                    </u>	
Fill in this	s information to identify your	case:			
Debtor 1	Alvin D. Coleman				
	First Name	Middle Name	Last Name		
Debtor 2 (Spouse if, fili	ing) First Name	Middle Name	Last Name		
		NODTHEDN DIOTOIO			
United Sta	ates Bankruptcy Court for the:	NORTHERN DISTRIC	I OF ILLINOIS		
Case num	nber				
(if known)				☐ Check if this is an	
				amended filing	
Officia	I Form 106H				
	dule H: Your Cod	obtors		12/15	
Scried	aule n. Toul Cou	EDIOIS		12/15	_
	e and case number (if known) you have any codebtors? (If y			as a codebtor.	
■ No □ Yes					
	chin the last 8 years, have you na, California, Idaho, Louisiana,			y? (Community property states and territories include ngton, and Wisconsin.)	
_	. Go to line 3. s. Did your spouse, former spou	ıse, or legal equivalent liv	ve with you at the time?		
in line Form	e 2 again as a codebtor only i	f that person is a guara	ntor or cosigner. Make s	if your spouse is filing with you. List the person show sure you have listed the creditor on Schedule D (Offici 6G). Use Schedule D, Schedule E/F, or Schedule G to f	al
	Column 1: Your codebtor Name, Number, Street, City, State and Zl	P Code		Column 2: The creditor to whom you owe the debt Check all schedules that apply:	
				_	
3.1	Name			Schedule D, line	
	Ivanie			☐ Schedule E/F, line	
	Number Street City	State	ZIP Code		
	City	State	ZIF Code		
2.0				Doda dala D. Car	_
3.2	Name			Schodule D, line	
				☐ Schedule E/F, line	
-					
	Number Street City	State	ZIP Code		
		****			

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								ī				
	in this information to	Alvin D. Col										
	-	Alvill D. Col	ziiiaii				_					
	otor 2 ouse, if filing)											
Uni	ted States Bankrupto	cy Court for the	NORTHERN DISTRIC	CT OF ILLIN	NOIS		_					
	se number			_				Chec	k if this is:	• •		
(lf kr	nown)								ın amende	•		
											g postpetition ollowing date:	
<u>O</u>	fficial Form	<u> 1061</u>						N	1M / DD/ Y	/YYY		
S	chedule I: Y	our Inco	ome									12/15
spo atta	use. If you are sepa ch a separate sheet	rated and you	are married and not fili r spouse is not filing w On the top of any additi	ith you, do	not include	infor	nati	on abou	t your spo	ouse. If m	ore space is	needed,
1.	Fill in your emploinformation.	yment		Debtor 1					Debtor 2	2 or non-fi	iling spouse	
	If you have more th		Employment status	■ Empl	oyed				☐ Employed			
	attach a separate page with information about additional	· ·	Employment status	☐ Not employed					☐ Not employed			
	employers.		Occupation	Grant Writer								
	Include part-time, s self-employed work		Employer's name	Access Community Health Network								
	Occupation may in or homemaker, if it		Employer's address	600 W. Suite 2 Chicag								
			How long employed t	here?	2 years 9	mon	ths		_			
Par	t 2: Give Deta	ails About Mon	thly Income									
	mate monthly incor use unless you are se		ate you file this form. If	you have n	othing to repo	ort for	any	line, write	e \$0 in the	space. In	clude your no	n-filing
	u or your non-filing s e space, attach a sep		ore than one employer, co	ombine the	information fo	or all e	emple	oyers for	that perso	on on the li	ines below. If	you need
								For Del	btor 1		btor 2 or ing spouse	
2.			ry, and commissions (becalculate what the monthle			2.	\$	5	,548.79	\$	N/A	
3.	Estimate and list	monthly overti	ime pay.			3.	+\$		0.00	+\$	N/A	
4.	Calculate gross Ir	ncome. Add lin	ne 2 + line 3.			4.	\$	5.5	48.79	\$	N/A	

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Deb	tor 1	Alvin D. Colem	an	_	Ca	ise number (if kn	own)				
						For Debtor 1		For	Debtor :	2 0 5	
					-	or Deptor 1			filing s		
	Сор	y line 4 here		4.	\$	5,548	.79	\$		N/A	
5.	List	all payroll deduct	ions:								
	5a.		and Social Security deductions	5a.	\$	1,006	40	\$		N/A	
	5b.		ributions for retirement plans	5b.			.00	\$-		N/A	
	5c.	•	ibutions for retirement plans	5c.			.93	\$		N/A	
	5d.		ments of retirement fund loans	5d.	\$			\$		N/A	
	5e.	Insurance		5e.	\$	152	.17	\$		N/A	
	5f.	Domestic suppo	ort obligations	5f.	\$	0	.00	\$		N/A	
	5g.	Union dues		5g.	\$	0	.00	\$		N/A	
	5h.	Other deduction	ns. Specify: Flex Spending Account	5h	+ \$	90	.26	+ \$		N/A	
6.	Add	the payroll deduc	ctions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	6.	\$	1,702	.83	\$		N/A	
7.	Cald	culate total month	ly take-home pay. Subtract line 6 from line 4.	7.	\$	3,845	.96	\$		N/A	
8.	List 8a.	Net income from profession, or fact Attach a statement	regularly received: n rental property and from operating a business, arm ent for each property and business showing gross y and necessary business expenses, and the total								
		monthly net inco	me.	8a.			.00	\$		N/A	
	8b.	Interest and div		8b.	\$	50	.00	\$		N/A	
	8c.	regularly receiv Include alimony,	payments that you, a non-filing spouse, or a dependent e spousal support, child support, maintenance, divorce property settlement.	t 8c.	\$	; o	.00	\$		N/A	
	8d.	Unemployment	compensation	8d.	\$	0	.00	\$		N/A	
	8e.	Social Security		8e.	\$	0	.00	\$		N/A	
	8f.	Include cash ass that you receive, Nutrition Assistan Specify:	ent assistance that you regularly receive istance and the value (if known) of any non-cash assistance such as food stamps (benefits under the Supplemental nce Program) or housing subsidies.	8f.	\$		.00	\$		N/A	
	8g.	Pension or retir		8g.			.00	\$		N/A	
	8h.	Other monthly i	ncome. Specify:	8h	+ \$	50	.00	+ \$		N/A	
9.	Add	all other income.	Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	9.	\$	0	.00	\$		N/A	
10.		-	come. Add line 7 + line 9.  10 for Debtor 1 and Debtor 2 or non-filing spouse.	10. \$	<b>.</b>	3,845.96	+ \$_		N/A	= \$	3,845.96
11.	I1. State all other regular contributions to the expenses that you list in Schedule J. Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives.  Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J.  Specify:  11. +\$ 0.00										
12.		e that amount on th	e last column of line 10 to the amount in line 11. The respect to the Summary of Schedules and Statistical Summary of Certain						12.	\$	3,845.96
										Combin	ed v income
13.	Do y	<b>/ou expect an inc</b> No.	rease or decrease within the year after you file this form	1?							, income
		Yes. Explain:	The Debtor's 403b loan has 3 years remaining.								

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Fill in £	his informat	ion to identify yo	our case:			İ		
Debtor		Alvin D. Col				Chec	k if this is:	
Debtor	2						An amended filing	ving postpetition chapter
	e, if filing)							the following date:
United	States Bankru	uptcy Court for the	: NORTH	ERN DISTRICT OF ILLIN	OIS	1	MM / DD / YYYY	
Case no								
		rm 106J						
		J: Your						12/15
inform	nation. If mo		eded, atta	. If two married people ar ch another sheet to this n.				
Part 1:		ibe Your House	hold					
	this a join							
	■ No. Go to ☑ Yes. <b>Doe</b> s		in a separ	ate household?				
	□ No		•					
	☐ Ye	es. Debtor 2 mus	st file Offici	al Form 106J-2, <i>Expense</i> s	for Separate House	ehold of Debt	or 2.	
2. <b>D</b>	o you have	dependents?	■ No					
	o not list De ebtor 2.	ebtor 1 and	☐ Yes.	Fill out this information for each dependent	Dependent's relat Debtor 1 or Debto		Dependent's age	Does dependent live with you?
	o not state t							□ No
u.	ерепаетта т	iairies.			-			☐ Yes ☐ No
								□Yes
								□ No
								☐ Yes ☐ No
								□ Yes
		enses include people other t	<b>■</b> han	No				
		l your depende		Yes				
Part 2:	Estima	ate Your Ongoi	ng Monthi	y Expenses				
expen				uptcy filing date unless y y is filed. If this is a supp				
the va		assistance an		government assistance i cluded it on <i>Schedule I:</i> )			Your exp	enses
		r home owners d any rent for th		ses for your residence. I or lot.	nclude first mortgag	e 4. \$		0.00
If	not include	ed in line 4:						
4:	a. Real e	state taxes				4a. \$		125.87
		ty, homeowner's				4b. \$		100.00
40		maintenance, re owner's associa		upkeep expenses dominium dues		4c. \$ 4d. \$		35.00 0.00
				our residence, such as ho	me equity loans	5. \$		0.00

Debtor 1	Alvin D. Coleman	Case num	ber (if known)	
6. Utiliti	es:			
6a.	Electricity, heat, natural gas	6a.	\$	385.00
6b.	Water, sewer, garbage collection	6b.	\$	110.00
6c.	Telephone, cell phone, Internet, satellite, and cable services	6c.	\$	300.00
6d.	Other. Specify:	6d.	\$	0.00
. Food	and housekeeping supplies		\$	450.00
. Child	care and children's education costs	8.	\$	0.00
. Cloth	ing, laundry, and dry cleaning	9.	\$	150.00
0. Perso	onal care products and services	10.	\$	100.00
	cal and dental expenses	11.	\$	125.00
2. Trans	sportation. Include gas, maintenance, bus or train fare.			
Do no	ot include car payments.	12.	\$	325.00
3. Enter	tainment, clubs, recreation, newspapers, magazines, and books	13.	\$	0.00
4. Chari	table contributions and religious donations	14.	\$	0.00
5. <b>Insu</b> r				
	ot include insurance deducted from your pay or included in lines 4 or 20.		_	
	Life insurance	15a.	·	0.00
	Health insurance	15b.	\$	0.00
	Vehicle insurance	15c.	· -	113.00
	Other insurance. Specify:	15d.	\$	0.00
5. <b>Taxes</b> Speci	s. Do not include taxes deducted from your pay or included in lines 4 or 20.	16.	\$	0.00
	Ilment or lease payments:		Ψ	0.00
	Car payments for Vehicle 1	17a.	\$	0.00
	Car payments for Vehicle 2	17b.	*	0.00
	Other. Specify: <b>Gym Membership</b>	17c.		20.00
	Other. Specify:	17d.	•	0.00
	payments of alimony, maintenance, and support that you did not report as		·	
	cted from your pay on line 5, Schedule I, Your Income (Official Form 106I).	18.	\$	0.00
	payments you make to support others who do not live with you.		\$	0.00
Speci	fy:	19.		
. Other	real property expenses not included in lines 4 or 5 of this form or on Sche	edule I: Yo	our Income.	
20a.	Mortgages on other property	20a.	\$	0.00
20b.	Real estate taxes	20b.	\$	0.00
20c.	Property, homeowner's, or renter's insurance	20c.	\$	0.00
20d.	Maintenance, repair, and upkeep expenses	20d.	\$	0.00
20e.	Homeowner's association or condominium dues	20e.	\$	0.00
. Other	r: Specify: Escrow funds for new roof	21.	+\$	1,000.00
2. Calcu	ulate your monthly expenses			
	Add lines 4 through 21.		\$	3,338.87
	Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2		\$	
	Add line 22a and 22b. The result is your monthly expenses.		\$	3,338.87
				-,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,
	plate your monthly net income.	00:	<b>c</b>	0.645.00
	Copy line 12 (your combined monthly income) from Schedule I.	23a.	·	3,845.96
23b.	Copy your monthly expenses from line 22c above.	23b.	-5	3,338.87
23c.	Subtract your monthly expenses from your monthly income.			
	The result is your <i>monthly net income</i> .	23c.	I <b>S</b>	507.09

### 24. Do you expect an increase or decrease in your expenses within the year after you file this form?

For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?

No.

☐ Yes.

Explain here: 1. The debtor is a Type 2 diabetic and must purchase insulin on a monthly basis. He also has dietary restrictions and demands.

2. The homeowners insurance policy is an estimate. Due to the damage to Debtor's roof, he is having trouble obtaining insurane, but is actively searching.

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Fill in th	nis information to identify you	r case:			
Debtor 1	1 Alvin D. Colema	ın			
	First Name	Middle Name	Last Name	-	
Debtor 2					
(Spouse if,	filing) First Name	Middle Name	Last Name		
United S	States Bankruptcy Court for the:	NORTHERN DISTRIC	T OF ILLINOIS		
Case nu	ımher				
(if known)					☐ Check if this is an
					amended filing
Officia	al Form 106Dec				
Decl	laration About	an Individua	l Debtor's So	hedules	12/15
	aration About	<u>an marviada</u>	i Debter 3 de	il Caales	12/15
If two ma	arried people are filing togeth	er both are equally resp	onsible for supplying cor	rect information	
	arrioa poopio aro illing togotii	or, born are equally reep	onololo loi cappiying co.		
	st file this form whenever you				
	g money or property by fraud r both. 18 U.S.C. §§ 152, 1341,		nkruptcy case can result i	in fines up to \$250,000, o	r imprisonment for up to 20
years, or	r both. 18 U.S.C. 99 132, 1341,	1519, and 3571.			
	Sign Below				
	O.g.: 20.0.:				
Dic	d you pay or agree to pay som	neone who is NOT an atto	orney to help you fill out h	nankruptcy forms?	
Dic	a you pay or agree to pay som	icone who is ito i an alle	mey to help you mil out i	ounit uptoy forms.	
	No				
П	Yes. Name of person			Attach Rankrun	tcy Petition Preparer's Notice,
	Tes. Name of person				d Signature (Official Form 119)
					,
		4 411 14			
	der penalty of perjury, I declar t they are true and correct.	e that I have read the sur	nmary and schedules file	ed with this declaration a	nd
····	tilley are true and correct.				
Х	/s/ Alvin D. Coleman		X		
	Alvin D. Coleman		Signature of	Debtor 2	
	Signature of Debtor 1				
	Date August 29, 2018		Date		
	- Magaot 20, 2010				

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HIII	in this infor	nation to identify you	r casa:			
Deb	tor 1	Alvin D. Colema First Name	Middle Name	Last Name		
	tor 2 use if, filing)	First Name	Middle Name	Last Name		
Unit	ed States Ba	nkruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS		
Cas (if kno	e number _				_	Check if this is an mended filing
Sta Be a infor	s complete a	of Financial and accurate as possione space is needed,	ible. If two married people a		ankruptcy equally responsible for sup y additional pages, write you	
	<u> </u>	n). Answer every que: Details About Your Ma	stion. arital Status and Where You	ı Lived Before		
1.	What is you	r current marital statu	ıs?			
	<ul><li>☐ Married</li><li>■ Not ma</li></ul>	ried				
2.	During the I	ast 3 years, have you	lived anywhere other than	where you live now?		
	■ No □ Yes. Lis	st all of the places you l	ived in the last 3 years. Do n	ot include where you live now	<i>i</i> .	
	Debtor 1 Pr	ior Address:	Dates Debtor 1 lived there	Debtor 2 Prior Ac	dress:	Dates Debtor 2 lived there
					ity property state or territory ico, Texas, Washington and W	
	■ No □ Yes. Ma	ake sure you fill out <i>Scl</i>	hedule H: Your Codebtors (O	fficial Form 106H).		
Part	Explai	in the Sources of You	r Income			
4.	Fill in the tota	al amount of income yo	u received from all jobs and	ng a business during this yeall businesses, including part e together, list it only once ur		ndar years?
	□ No ■ Yes. Fil	I in the details.				
			Debtor 1		Debtor 2	
			Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of income Check all that apply.	Gross income (before deductions and exclusions)
	•	of current year until d for bankruptcy:	■ Wages, commissions, bonuses, tips	\$43,666.91	☐ Wages, commissions, bonuses, tips	
			☐ Operating a business		☐ Operating a business	

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			Debtor 1		Debtor 2	
		Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of income Check all that apply.	Gross income (before deductions and exclusions)	
For last calendar year: (January 1 to December 31, 2017)		■ Wages, commissions, \$58,08 bonuses, tips		☐ Wages, commissions bonuses, tips	3,	
			☐ Operating a business		☐ Operating a business	3
	endar year be to December		■ Wages, commissions, bonuses, tips	\$60,923.00	☐ Wages, commissions bonuses, tips	5,
			☐ Operating a business		☐ Operating a business	3
Include and other winnings  List each	income regar er public bene s. If you are fi h source and	dless of whet efit payments; ling a joint ca the gross inc	the during this year or the two her that income is taxable. Exa pensions; rental income; inter se and you have income that y ome from each source separate	amples of other income are all lest; dividends; money collect you received together, list it o	ted from lawsuits; royalties nly once under Debtor 1.	
			Debtor 1	0	Debtor 2	0
			Sources of income Describe below.	Gross income from each source (before deductions and exclusions)	Sources of income Describe below.	Gross income (before deductions and exclusions)
For last cald	endar year: to December	31, 2017 )	Interest / Dividends / Capital Gains	\$501.00		
	endar year be to December		Interest / Dividends / Capital Gains	\$586.00		
	ner Debtor 1's	s or Debtor 2 ebtor 1 nor l	u Made Before You Filed for leading of the leading	r debts? Imer debts. Consumer debts	s are defined in 11 U.S.C. §	§ 101(8) as "incurred by an
	During the	e 90 davs bef	ore you filed for bankruptcy, di	 d vou pay any creditor a total	of \$6.425* or more?	
	□ No.	Go to line		.,,,	,,,,	
	☐ Yes	paid that c not include	each creditor to whom you pai reditor. Do not include paymer payments to an attorney for that on 4/01/19 and every 3 years	its for domestic support oblig his bankruptcy case.	ations, such as child suppo	ort and alimony. Also, do
■ .v.	•	•			or arter the date of adjustin	ient.
■ Ye			or both have primarily consu ore you filed for bankruptcy, di		of \$600 or more?	
	No.	Go to line				
	□ Yes	include pa	each creditor to whom you pai yments for domestic support of r this bankruptcy case.			
Credito	or's Name an	d Address	Dates of payme	nt Total amount	Amount you Was th	his payment for

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7.	Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider?  Insiders include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony.					
	☐ Yes. List all payments to an insider.					
	Insider's Name and Address	Dates of payment	Total amount paid	Amount you still owe	Reason for	this payment
8.	Within 1 year before you filed for bankruptoinsider? Include payments on debts guaranteed or cos		ments or transfer a	ny property on a	ccount of a d	ebt that benefited an
	<ul><li>No</li><li>☐ Yes. List all payments to an insider</li></ul>					
	Insider's Name and Address	Dates of payment	Total amount paid	Amount you still owe	Reason for	this payment litor's name
Pai	rt 4: Identify Legal Actions, Repossession	e and Foreclosures				
9.	Within 1 year before you filed for bankrupto List all such matters, including personal injury modifications, and contract disputes.  No Yes. Fill in the details.	cy, were you a party in an				
	Case title Case number	Nature of the case	Court or agency		Status of th	ne case
10.	Within 1 year before you filed for bankrupto Check all that apply and fill in the details below  No. Go to line 11.  Yes. Fill in the information below.		erty repossessed, f	oreclosed, garnis	hed, attache	d, seized, or levied?
	Creditor Name and Address	Describe the Property		Date		Value of the property
		Explain what happened	i			
11.	Within 90 days before you filed for bankrup accounts or refuse to make a payment beca ■ No □ Yes. Fill in the details.	ause you owed a debt?				
	Creditor Name and Address	Describe the action the	creditor took	taken	action was	Amount
12.	Within 1 year before you filed for bankrupto court-appointed receiver, a custodian, or at □ No □ Yes		erty in the possess	ion of an assigne	e for the ben	efit of creditors, a
Pai	List Certain Gifts and Contributions					
13.	Within 2 years before you filed for bankrup  ■ No □ Yes. Fill in the details for each gift.	tcy, did you give any gift	s with a total value	of more than \$60	0 per person	?
	Gifts with a total value of more than \$600 per person	Describe the gifts		Dates the gi	s you gave ifts	Value
	Person to Whom You Gave the Gift and Address:					

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Deb	otor 1 Alvin D. Coleman		Document	Page 38 of 57	umber (if known)	
	7.1.7.1. 2.1 Co.o					
14.	Within 2 years before you filed for bank  ■ No □ Yes. Fill in the details for each gift or			gifts or contributions with	n a total value of more tha	n \$600 to any charity?
	Gifts or contributions to charities that more than \$600 Charity's Name Address (Number, Street, City, State and ZIP Co	total		you contributed	Dates you contributed	Value
Par	t 6: List Certain Losses					
15.	Within 1 year before you filed for bankr or gambling?	uptcy or s	since you filed fo	or bankruptcy, did you los	se anything because of the	eft, fire, other disaster
	□ No ■ Yes. Fill in the details.					
	Describe the property you lost and how the loss occurred	Include	the amount that i	e coverage for the loss Insurance has paid. List per Is 33 of Schedule A/B: Prope		Value of property lost
	Roof cave in at primary residence.			ge at time of loss.	July 2017	\$11,000.00
16.	Within 1 year before you filed for bankr consulted about seeking bankruptcy or Include any attorneys, bankruptcy petition  No	r preparin	g a bankruptcy į	petition?	.,	
	Yes. Fill in the details.  Person Who Was Paid  Address  Email or website address  Person Who Made the Payment, if Not	You	Description and transferred	d value of any property	Date payment or transfer was made	Amount of payment
	Access Counseling 633 W 5th Street Suite 26001 Los Angeles, CA 90071					\$0.00
	Swanson & Desai, LLC 2314 W North Ave Ste C-1W Chicago, IL 60647		Attorney Fee	5	8/22/18	\$400.00
17.	Within 1 year before you filed for bankr promised to help you deal with your cred Do not include any payment or transfer the	editors or	to make payme		If pay or transfer any prop	erty to anyone who

Address

Description and value of any property

transferred

☐ Yes. Fill in the details.

Person Who Was Paid

Amount of

payment

Date payment

or transfer was

made

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18.	Within 2 years before you filed for bankrupt transferred in the ordinary course of your b Include both outright transfers and transfers minclude gifts and transfers that you have alread No	ousiness or financial affa ade as security (such as t	nirs? he granting of a se			
	Yes. Fill in the details.  Person Who Received Transfer Address	Description and v property transferr		Describe any pro payments receive paid in exchange	ed or debts	Date transfer was made
19.	Person's relationship to you  Within 10 years before you filed for bankrup beneficiary? (These are often called asset-pro No Yes. Fill in the details.		y property to a se	elf-settled trust or si	milar device of	f which you are a
	Name of trust	Description and v	alue of the prope	rty transferred		Date Transfer was
Part 8: List of Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units  20. Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, cle sold, moved, or transferred?  Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brok houses, pension funds, cooperatives, associations, and other financial institutions.						
	☐ Yes. Fill in the details.  Name of Financial Institution and Address (Number, Street, City, State and ZIP Code)	Last 4 digits of account number	Type of accoun instrument	t or Date acco closed, so moved, or transferre	old,	Last balance before closing or transfer
21.	Do you now have, or did you have within 1 cash, or other valuables?  No Yes. Fill in the details.  Name of Financial Institution Address (Number, Street, City, State and ZIP Code)	year before you filed for Who else had acc Address (Number, S	ess to it?	safe deposit box or	·	Do you still have it?
22.	Have you stored property in a storage unit o  No Yes. Fill in the details.	State and ZIP Code)	home within 1 ye	ŕ		
	Name of Storage Facility Address (Number, Street, City, State and ZIP Code)	Who else has or h to it? Address (Number, State and ZIP Code)		escribe the content	S	Do you still have it?
Par	t 9: Identify Property You Hold or Control	for Someone Else				
23.	Do you hold or control any property that so for someone.  No Yes. Fill in the details.	meone else owns? Inclu	ude any property	you borrowed from	, are storing fo	r, or hold in trust
	Owner's Name Address (Number, Street, City, State and ZIP Code)	Where is the prop (Number, Street, City, S Code)		escribe the propert	у	Value
	t 10: Give Details About Environmental Info					

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> toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material.

- Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites.
- Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance,

Report all notices, releases, and proceedings that you know about, regardless of when they occurred.  24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation o  No Yes. Fill in the details.  Name of site  Governmental unit  Environmental law						
■ No □ Yes. Fill in the details.						
Yes. Fill in the details.	v, if you Date of notice					
Name of site Governmental unit Environmental law	v, if you Date of notice					
Address (Number, Street, City, State and ZIP Code)  Address (Number, Street, City, State and ZIP Code)  know it						
25. Have you notified any governmental unit of any release of hazardous material?						
■ No □ Yes. Fill in the details.						
Name of site Address (Number, Street, City, State and ZIP Code) Governmental unit Address (Number, Street, City, State and ZIP Code) Environmental law know it ZIP Code)	v, if you Date of notice					
26. Have you been a party in any judicial or administrative proceeding under any environmental law? Include	e settlements and orders.					
■ No □ Yes. Fill in the details.						
Case Title Court or agency Name Address (Number, Street, City, State and ZIP Code)  Nature of the case	Status of the case					
Part 11: Give Details About Your Business or Connections to Any Business						
27. Within 4 years before you filed for bankruptcy, did you own a business or have any of the following conr	nections to any business?					
☐ A sole proprietor or self-employed in a trade, profession, or other activity, either full-time or part-time						
☐ A member of a limited liability company (LLC) or limited liability partnership (LLP)						
☐ A partner in a partnership						
☐ An officer, director, or managing executive of a corporation	☐ An officer, director, or managing executive of a corporation					
☐ An owner of at least 5% of the voting or equity securities of a corporation						
■ No. None of the above applies. Go to Part 12.						
☐ Yes. Check all that apply above and fill in the details below for each business.						
Business Name Describe the nature of the business Employer Identifi Address Do not include So	ication number ocial Security number or ITIN.					
(Number, Street, City, State and ZIP Code)  Name of accountant or bookkeeper  Dates business e	Dates business existed					
28. Within 2 years before you filed for bankruptcy, did you give a financial statement to anyone about your b institutions, creditors, or other parties.	ousiness? Include all financial					
■ No □ Yes. Fill in the details below.						
Name Address (Number, Street, City, State and ZIP Code)						

Part 12: Sign Below

I have read the answers on this Statement of Financial Affairs and any attachments, and I declare under penalty of perjury that the answers Statement of Financial Affairs for Individuals Filing for Bankruptcy Official Form 107 page 6

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are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

/s/ Al	vin D. Coleman				
Alvin D. Coleman		Signature of Debtor 2	Signature of Debtor 2		
Signa	ture of Debtor 1				
Date	August 29, 2018	Date			
Did yo	u attach additional pages to Your S	Statement of Financial Affairs for Individuals Filing for Bankruptcy (	(Official Form 107)?		
No					
□ Yes	3				
Did yo	u pay or agree to pay someone who	o is not an attorney to help you fill out bankruptcy forms?			
No					
☐ Yes	s. Name of Person Attach the	Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Office	cial Form 119).		

## Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

#### This notice is for you if:

You are an individual filing for bankruptcy, and

Your debts are primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

### The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of Bankruptcy Code:

Chapter 7 - Liquidation

Chapter 11 - Reorganization

Chapter 12 - Voluntary repayment plan for family farmers or fishermen

Chapter 13 - Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7:	Liquidation
\$245	filing fee
\$75	administrative fee
+ \$15	trustee surcharge
\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

most taxes;

most student loans;

domestic support and property settlement obligations;

most fines, penalties, forfeitures, and criminal restitution obligations; and

certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

fraud or theft;

fraud or defalcation while acting in breach of fiduciary capacity;

intentional injuries that you inflicted; and

death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A–1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A–2).

If your income is above the median for your state, you must file a second form —the *Chapter 7 Means Test Calculation* (Official Form 122A–2). The calculations on the form— sometimes called the *Means Test*—deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

#### **Chapter 11: Reorganization**

\$1,167 filing fee

\$550 administrative fee

\$1,717 total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

#### **Read These Important Warnings**

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

### Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

# Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

domestic support obligations,

most student loans,

certain taxes,

debts for fraud or theft,

debts for fraud or defalcation while acting in a fiduciary capacity,

most criminal fines and restitution obligations,

certain debts that are not listed in your bankruptcy papers,

certain debts for acts that caused death or personal injury, and

certain long-term secured debts.

#### Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

For more information about the documents and their deadlines, go to: <a href="http://www.uscourts.gov/bkforms/bankruptcy\_forms.html">http://www.uscourts.gov/bkforms/bankruptcy\_forms.html</a>#procedure.

#### Bankruptcy crimes have serious consequences

If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury—either orally or in writing—in connection with a bankruptcy case, you may be fined, imprisoned, or both.

All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

#### Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together—called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

### Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days *before* you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: <a href="http://justice.gov/ust/eo/hapcpa/ccde/cc\_approved.html">http://justice.gov/ust/eo/hapcpa/ccde/cc\_approved.html</a>

In Alabama and North Carolina, go to: <a href="http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCredit">http://www.uscourts.gov/FederalCourts/Bankruptcy/Bankruptcy/BankruptcyResources/ApprovedCredit</a> AndDebtCounselors.aspx.

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

#### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

### RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

#### (Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtor and the attorney that conflicts with this agreement is void.

#### A. BEFORE THE CASE IS FILED

#### THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

#### THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule, and explain how and when the attorney's fees and the trustee's fees are determined and paid.

- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.
- 6. Advise the debtor of the need to maintain appropriate insurance.

#### B. AFTER THE CASE IS FILED

#### THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and, when the case is called, for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce).
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

#### THE ATTORNEY AGREES TO:

- 1. Advise the debtor of the requirement to attend the meeting of creditors and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.
- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor, in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307(a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.

### C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3. If the case is converted to a case under Chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the Chapter 7 case for any unpaid fees and expenses, pursuant to § 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

#### D. RETAINERS AND PREVIOUS PAYMENTS

1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.

☐ The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:

- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the Chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;

- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the Chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation, the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing, including the date(s) any such fees were paid.

#### E. CONDUCT AND DISCHARGE

- 1. *Improper conduct by the attorney*. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. *Improper conduct by the debtor*. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.

[Remaining page intentionally left blank.]

#### F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$4,000.00.
- 2. In addition, the debtor will pay the filing fee required in the case and other expenses of \$310.00.
- 3. Before signing this agreement, the attorney has received, \$400.00 toward the flat fee, leaving a balance due of \$3,600.00; and \$0.00 for expenses, leaving a balance due for the filing fee of \$0.00.
- 4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date: August 29, 2018	
Signed:	
/s/ Alvin D. Coleman	/s/ Mehul D. Desai
Alvin D. Coleman	Mehul D. Desai
	Attorney for the Debtor(s)
Debtor(s)	
Do not sign this agreement if the amo	unts are blank.

**Local Bankruptcy Form 23c** 

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B2030 (Form 2030) (12/15)

## **United States Bankruptcy Court**Northern District of Illinois

In re	Alvin D. Coleman		Case No	О.
		Debtor(s)	Chapter	13
	DISCLOSUI	E OF COMPENSATION OF A	TTORNEY FOR I	DEBTOR(S)
	compensation paid to me within o	d Fed. Bankr. P. 2016(b), I certify that I am the year before the filing of the petition in barr(s) in contemplation of or in connection with	kruptcy, or agreed to be pa	aid to me, for services rendered or to
	For legal services, I have agr	eed to accept	\$	4,000.00
		ment I have received		400.00
	Balance Due		\$	3,600.00
2.	The source of the compensation p	aid to me was:		
	■ Debtor □ Other	(specify):		
3.	The source of compensation to be	paid to me is:		
	■ Debtor □ Other	(specify):		
4.	■ I have not agreed to share the	above-disclosed compensation with any othe	r person unless they are me	embers and associates of my law firm.
		ve-disclosed compensation with a person or per with a list of the names of the people shari		
5.	In return for the above-disclosed	ee, I have agreed to render legal service for a	all aspects of the bankruptc	y case, including:
	b. Preparation and filing of any I	al situation, and rendering advice to the debtetition, schedules, statement of affairs and pl the meeting of creditors and confirmation he	an which may be required;	
6.	By agreement with the debtor(s),	he above-disclosed fee does not include the f	following service:	
		CERTIFICATION		
	I certify that the foregoing is a cobankruptcy proceeding.	nplete statement of any agreement or arrange	ment for payment to me fo	r representation of the debtor(s) in
4	August 29, 2018	/s/ Mehul	D. Desai	
	Date	Mehul D.	Desai	
		Signature o		
			& Desai, LLC orth Ave Unit C-1W	
		Chicago,		
			882 Fax: 312-666-8894	
		kswansor Name of lav	@swansondesai.com	

### United States Bankruptcy Court Northern District of Illinois

In re	Alvin D. Coleman		Case No.	
		Debtor(s)	Chapter 13	
	VE	CRIFICATION OF CREDITOR M	IATRIX	
		Number of	Creditors:	33
	The above-named Debtor(s) (our) knowledge.	hereby verifies that the list of credi	tors is true and correct to tl	he best of my
Date:	August 29, 2018	/s/ Alvin D. Coleman Alvin D. Coleman Signature of Debtor		

Afni, Inc. Po Box 3097 Bloomington, IL 61702

Afni, Inc. Attn: Bankruptcy Po Box 3427 Bloomington, IL 61702

Blitt & Gaines P C 661 Glenn Ave Wheeling, IL 60090

Cach LLC 6801 S. Cimarron Road Ste. 424-H Las Vegas, NV 89113

Capital One Po Box 30281 Salt Lake City, UT 84130

Capital One Attn: Bankruptcy Po Box 30285 Salt Lake City, UT 84130

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City of Chicago Dept of Law 121 N Lasalle St Chicago, IL 60602

City of Chicago Dept of Water 333 S. State Street Chicago, IL 60604

Cook County Clerk 118 N Clark St Rm 434 Chicago, IL 60602

Cook County Treasurer's Office 118 N Clark St Ste 112 Chicago, IL 60602

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Internal Revenue Service PO Box 7346 Philadelphia, PA 19101-7346

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United States Attorney Civil Process Clerk 219 S. Dearborn Street, Room 500 Chicago, IL 60604